

DC-24-18871 162ND DISTRICT
ORDER GRANTING DEFAULT JUDGMENT

On this day, the Court considered Plaintiff's Motion for Default Judgment in the above-referenced cause. The Court, having reviewed the Motion, pleadings, evidence, and applicable law, and noting that Defendants **SANTANDER CONSUMER USA, AUDI HENDERSON, EQUIFAX INC., EXPERIAN CORPORATION**, and **TRANSUNION** have been duly served with citation and have failed to answer or otherwise appear in this action within the time prescribed by law, hereby finds that Plaintiff is entitled to judgment as a matter of law.

It is therefore **ORDERED, ADJUDGED, and DECREED** that:

1. **Default Judgment** is hereby entered in favor of Plaintiff, **ROBERT ALLEN BAUTISTA@/ATTORNEY-IN-FACT**, and against Defendants **SANTANDER CONSUMER USA, AUDI HENDERSON, EQUIFAX INC., EXPERIAN CORPORATION**, and **TRANSUNION**, as follows:
 - a. **Restitution** in the amount of **\$27,653.88**, representing all payments made by Plaintiff under the fraudulent negotiable instrument issued by Defendant **SANTANDER CONSUMER USA**.
 - b. **Actual damages** in the amount of **\$300,000**, for financial harm, emotional distress, and damage to Plaintiff's reputation caused by Defendants' actions.
 - c. **Statutory damages** pursuant to the **Texas Securities Act**, the **Securities Exchange Act of 1934**, the **Fair Credit Reporting Act (FCRA)**, the **Fair and Accurate Credit Transactions Act (FACTA)**, and 18 U.S.C. § 1581, as applicable, in an amount to be determined by the Court.
 - d. **Punitive damages** for fraudulent misrepresentation, securities fraud, and violations of federal law, as determined by the Court.
 - e. **Court costs and attorney's fees** incurred by Plaintiff in this action, as provided by law.
 - f. **Pre-judgment and post-judgment interest** on all damages awarded, at the rate allowed by law.
2. Defendants **SANTANDER CONSUMER USA, AUDI HENDERSON, EQUIFAX INC., EXPERIAN CORPORATION**, and **TRANSUNION** are hereby permanently enjoined from engaging in any further fraudulent conduct, including but not limited to the unauthorized alteration or misrepresentation of financial instruments and misuse of Plaintiff's personal and financial information.
3. The Court retains jurisdiction to enforce this judgment, including any post-judgment proceedings necessary to effectuate its terms.

SIGNED this ____ day of _____, 2024.

Judge Ashley Wysocki
162nd District Court
Dallas County, Texas